

In Their Own Words...

A qualitative
analysis of focus
groups and key
informant interviews
conducted for the
Housing Needs
Assessment Model
research project



Housing Needs Assessment Post-Local Disaster

**A Final Report on
Housing Recovery Research Conducted in Eight Iowa Cities
Two Years Following the Iowa Floods of 2008**



Prepared for the Iowa Department of Economic Development

By Iowa State University Extension and Outreach
Community and Economic Development

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Focus Group Methodology

- 50 participants
- Seven face-to-face sessions in Cedar Rapids (4), Charles City (6), Columbus Junction (11), Iowa City/Coralville (8), Mason City (9), Waterloo (8), and Waverly (4)

Participant Selection Criteria

- City Administrators
- City planners
- Economic developers
- School district officials
- Public housing authorities
- Public works superintendents
- Realtors
- County Emergency Mgt
- Bankers
- City & County elected officials
- Councils of Government
- Community Action Agencies
- Consumer Credit Counseling
- Nonprofits
- Neighborhood groups

6 Focus Group Questions

- What has been the greatest impact on the availability of housing in your community as a result of the Floods of 2008?
- What populations have had the hardest time replacing the housing they lost?
- What areas have you noticed developing faster than others and what is it about those areas that may have presented an attractive option for housing?

6 Focus Group Questions

- What type of incentives or programs do you think the State could develop to meet the housing needs that haven't been addressed yet?
- What are some ways that people grieved the losses resulting from the flood and what impact did the immediacy of their needs have on your ability to help people plan for a sustainable future?
- What could have been done differently to make this recovery process more responsive to your needs?

Key Informant Methodology

- 44 telephone and face-to-face individual interviews using same criteria categories as the focus groups.
- Cedar Rapids (7), Charles City (5), Columbus Junction (3), Iowa City/Coralville (3), Mason City (9), Waterloo (5), Waverly (11)

9 Key Informant Questions

- What have been some of the challenges you have faced in meeting your community's housing needs since the flood?
- Are there particular types of housing, specific neighborhoods, or certain price points, which have failed to develop through the private market to date?
- Were there particular populations or certain types of housing problems that you had difficulty solving using the programs that were made available to you?

9 Key Informant Questions

- What kinds of problems did people have that you could NOT help them resolve?
- How well did your pre-flood plans, ordinances and building codes prepare your community for responding to the post-flood housing issues you have experienced?
- What role did your local elected leaders play in the flood recovery process?

9 Key Informant Questions

- What types of public processes have you used since the flood to involve citizens in decision-making and planning for housing and neighborhoods?
- What types of barriers did you encounter in working with private businesses such as insurance companies, housing or real estate developers, realtors, and major employers in the flood recovery process?
- What advice would you give to another City experiencing similar housing issues after a natural disaster?

City	Issue 1	Issue 2	Issue 3
Cedar Rapids	Lack of assistance for landlords	Increase in mobile homes	Elderly impacted the most
Charles City	Frequently changing program rules	Loss of population	People who received no assistance
Columbus Junction	Loss of housing	People didn't know how to access assistance	Needed to get money in peoples' hands
Iowa City/Coralville	Elderly/handicapped housing hardest to replace	Need long-term vision for mitigation	Floodplain management needed
Mason City	Few quality rental units available now	Vacancy rate	Timing of Winnebago plant closing impacts before flood
Waterloo	Lack of knowledge about what programs were available	Duplication of effort (HUD rule) decreased ability to use JumpStart	Need for training to be in place before disasters
Waverly	Shortage of rental	Training for	Need to keep

Need for Case Management and Outreach

- Difficulties identifying flood-impacted households
- Difficulties keeping track of flood-impacted households who relocated
- Difficulties marketing recovery programs to eligible populations

Need for Case Management and Outreach

- Difficulties explaining program rules/regulations and helping clients assemble documentation
- Difficulties bundling multiple forms of assistance to meet household needs
- Difficulties coping with unusual family circumstances, i.e., unemployment, upside down mortgages

Too Much “Inreach” Rather Than Outreach

- Community leaders generally relied on passive forms of one-way communication – television, newsletters, radio, public meetings, town hall events, forums

Need for Disaster Recovery Programs Already In Place

- Slowness of the buyout processes
- Eligibility requirements
- Constantly changing rules
- Duplication of Benefits process
- Historic Review process
- Amount of paperwork required

Need for Disaster Recovery Programs Already In Place

- Ineligible expenses
- Lack of receipts documenting expenses
- Lack of inspectors to meet inspection requirements
- Lead-Based Paint
- Floodplain regulations

Build on What's In Place

- JumpStart Program review
- Interagency Advisory Council could meet annually and suggest changes, administrative rules, eligibility tweaks